

LIFE INSURANCE SWINDLERS.

RATHBUN CASE RECALLS SOME AMAZING FRAUDS.

A "Dead" Man Goes With His Mother to Collect the Policy of His Life Insurance Company at Little Rock out of \$4,000, and is now under arrest charged with murdering the man whose body was believed to be his, recalls some remarkable attempts to get money by fraud from life insurance companies.

Rathbun has said that he had intended to get the dead body into some hotel, then set fire to the building after having taken papers and letters of his own in the dead man's clothes. When the hotel was burned he expected, he said, that the dead body would be at least so badly scorched that no one could identify it.

A case based on plans just like Rathbun's occurred in 1892 in Baltimore. A man named W. S. Goss had his life insured for \$25,000. On policy was for \$5,000 in the Mutual Life of this city, one for the same amount in the Connecticut Life, and another for \$10,000 in the Travelers of Hartford and a fourth for \$5,000 in the Knickerbocker of New York. Goss and his brother-in-law, William Underzook, according to the account given by Goss's brother, went to a frame cottage in the country, Goss's lamp went out.

Underzook hurried to a neighbors to get another lamp. On his return he and two friends discovered that the cottage where Goss was stopping was in flames.

After the fire had been put out a body so burned as to be past recognition or identification, was found in the ruins. The coroner held an inquest. The verdict told the story, as the jury made it out, thus: "W. S. Goss came to his death by the explosion of an oil lamp."

The insurance companies made an investigation. Certain facts strengthened a suspicion of fraud. But there was absolutely nothing in the way of direct proof. However, the company refused to pay the insurance money. The widow brought suit. The action against one company was a test case, placed in the Circuit Court of the United States at Baltimore.

The jury, after a deliberation of five hours, brought in a verdict for Mrs. Goss for the full amount of the insurance with interest. This verdict was rendered in June 6, 1873.

Twenty-four days afterward, Underzook, learning that the companies had made motion for a new trial, contending that Goss was alive, arrived at the hotel of the little village of Pennsylvania, Chester county, Pa. He was accompanied by a man whom he spoke of as his friend, but did not mention his name.

The next evening he drove away in a buggy with his friend. He returned alone at midnight. A week afterward the body of a man was found in the little village neighborhood. The body was that of Underzook's friend. A dirk knife or some other sharp instrument had caused the man's death. The jury was told that Underzook was arrested and put on trial for murder.

In the course of the trial it came out that Goss, following his "death" at the cottage fire, arrived at the Central Hotel, Philadelphia, where he registered as "A. C. Wilson." He then went to Cooperstown, Pa., where he boarded some months and afterward to Newark, N. J., where he lived till June 25, 1872. On that day he went to Philadelphia, where in the little village hotel he met Underzook. The two then went to Tennessee.

A. C. Wilson's body found in the woods a few days later, following the death of Goss, following his "death" at the cottage fire, arrived at the Central Hotel, Philadelphia, where he registered as "A. C. Wilson." He then went to Cooperstown, Pa., where he boarded some months and afterward to Newark, N. J., where he lived till June 25, 1872. On that day he went to Philadelphia, where in the little village hotel he met Underzook. The two then went to Tennessee.

A handsome young man named Louis Kostrach who had been with the Rayliff's was absent, too. It was known by the neighbors that Kostrach was devoted to Mrs. Rayliff. The authorities came to the conclusion that Kostrach had murdered Rayliff. He was arrested. He had a love letter in his pocket from Mrs. Rayliff, also a money order made out for her by her husband. The case was searched no further. But other people died.

It was discovered that within two months Rayliff had taken out \$55,000 in life insurance, \$20,000 from the New York Life, \$10,000 in the Equitable and \$15,000 in the Mutual Life. Kostrach, squeezed to the wall by certain disclosures, confessed that a few days after Rayliff's death he had been examined by a doctor and found to be dead of night to a cemetery and dug up the body of A. C. Wilson, a neighbor of about the same age as Rayliff, who had died a month before. The body was then stripped, a pair of Rayliff's trousers were drawn over the limbs and the body was placed in Rayliff's bed. The house was then set on fire. Rayliff started the same night for San Francisco. Kostrach said that it was the intention of Rayliff to leave the \$55,000 to his wife in Germany, where they would enjoy the life insurance money.

An attempt to hoodwink a life insurance company without any other trick in the case at all took place in Pueblo, Col. The intended victim was the Washington Life of this city. Daniel Stevens, a resident of Pueblo, Colo., near the Kansas line, was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

obtained proofs of his death, in forty pages of closely written legal cap paper, were forwarded to the companies. The Captain according to these proofs—affidavits of his eldest son, Joseph C. Bryan, Hansford R. Owens and Curtis Humphries, Sr.—was drowned in the Savannah River from a bateau while surveying swamp lands. The three men saw him drown, they said, and the current swept him away. They said the body was unrecognizable. Young Bryan said that certain facts developed after many days' search, confirmed him in the conclusion that his father's body was "picked open by buzzards and again sunk, or it was devoured by an alligator."

Many months afterward—the life insurance companies refused to pay the amounts the Captain was insured for till, at least, some fragment of his body was picked up somewhere—the Travelers' Insurance Company received the following despatch:

SAVANNAH, Ga., Jan. 21, 1868. Martin L. Bryan is at home, alive and well. You did not pay him enough.

In answer to the agent's inquiry as to the father's return to life the son, R. B. Bryan, wrote: "I am sorry to hear that you are able to inform me that my father is again at home, where I trust he will be allowed to remain in peace and safety. The Savannah River idea already sent a letter to his home office, which in part read as follows:

I telegraphed you that Bryan was alive and found the waters of perpetual youth in Florida, and it is reported that Captain Bryan had been in the river, sounds or bays to that spring and, or else he has been permitted to come back and find out why the \$50,000 was never paid. I am sorry to hear that you had only paid up sooner his quiet spirit might have rested in its watery grave. I have heard of one Ferdinand Jules Thurn, who was employed in a sawmill in Spencer, Wis., in 1880, and he may have fished near the house in Wisconsin. Thurn was more than once burned one of his sawmills. He always sued a railroad company for causing the fire by sparks from the engine. He had been married to a Mary Halverson, a young Swede who had once lived in a house in Neenah, Wis., where a minor fire occurred. Thurn was never seen alive. The miner had \$18,000 in money. Mary, after her marriage in 1881 to Thurn, frequently sent the house in Neenah. She left there apparently disappointed about something when she found the back yard covered with wood piles. For two years she never went near the place. But she did go there in 1886 and found the yard at last unencumbered. It is believed that she had located the miner's mine while residing in the house and had hidden it in the yard with the view of carrying it away at some future time. That she finally did so was pretty evident by Thurn's sudden disappearance. The insurance company made an investigation. Certain facts strengthened a suspicion of fraud. But there was absolutely nothing in the way of direct proof. However, the company refused to pay the insurance money. The widow brought suit. The action against one company was a test case, placed in the Circuit Court of the United States at Baltimore.

The jury, after a deliberation of five hours, brought in a verdict for Mrs. Goss for the full amount of the insurance with interest. This verdict was rendered in June 6, 1873.

Twenty-four days afterward, Underzook, learning that the companies had made motion for a new trial, contending that Goss was alive, arrived at the hotel of the little village of Pennsylvania, Chester county, Pa. He was accompanied by a man whom he spoke of as his friend, but did not mention his name.

The next evening he drove away in a buggy with his friend. He returned alone at midnight. A week afterward the body of a man was found in the little village neighborhood. The body was that of Underzook's friend. A dirk knife or some other sharp instrument had caused the man's death. The jury was told that Underzook was arrested and put on trial for murder.

In the course of the trial it came out that Goss, following his "death" at the cottage fire, arrived at the Central Hotel, Philadelphia, where he registered as "A. C. Wilson." He then went to Cooperstown, Pa., where he boarded some months and afterward to Newark, N. J., where he lived till June 25, 1872. On that day he went to Philadelphia, where in the little village hotel he met Underzook. The two then went to Tennessee.

A. C. Wilson's body found in the woods a few days later, following the death of Goss, following his "death" at the cottage fire, arrived at the Central Hotel, Philadelphia, where he registered as "A. C. Wilson." He then went to Cooperstown, Pa., where he boarded some months and afterward to Newark, N. J., where he lived till June 25, 1872. On that day he went to Philadelphia, where in the little village hotel he met Underzook. The two then went to Tennessee.

A handsome young man named Louis Kostrach who had been with the Rayliff's was absent, too. It was known by the neighbors that Kostrach was devoted to Mrs. Rayliff. The authorities came to the conclusion that Kostrach had murdered Rayliff. He was arrested. He had a love letter in his pocket from Mrs. Rayliff, also a money order made out for her by her husband. The case was searched no further. But other people died.

It was discovered that within two months Rayliff had taken out \$55,000 in life insurance, \$20,000 from the New York Life, \$10,000 in the Equitable and \$15,000 in the Mutual Life. Kostrach, squeezed to the wall by certain disclosures, confessed that a few days after Rayliff's death he had been examined by a doctor and found to be dead of night to a cemetery and dug up the body of A. C. Wilson, a neighbor of about the same age as Rayliff, who had died a month before. The body was then stripped, a pair of Rayliff's trousers were drawn over the limbs and the body was placed in Rayliff's bed. The house was then set on fire. Rayliff started the same night for San Francisco. Kostrach said that it was the intention of Rayliff to leave the \$55,000 to his wife in Germany, where they would enjoy the life insurance money.

An attempt to hoodwink a life insurance company without any other trick in the case at all took place in Pueblo, Col. The intended victim was the Washington Life of this city. Daniel Stevens, a resident of Pueblo, Colo., near the Kansas line, was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens. A month after Rayliff had been buried at Pueblo, Stevens was taken from the Denver agent of the company a policy for \$15,000, payable to his mother, Mary J. Stevens.

WHERE MAN BEATS WOMAN.

CAN DRESS WELL ON \$300 A YEAR WITH MONEY TO SPARE.

May Go Into Society and Keep Up Appearances to the Standard of the Rich—Long Life of His Evening Clothes—Few Garments He Has to Purchase.

The discussion of woman's dressing on \$300 a year having been settled by the universal decision that such a feat is impossible to a woman who goes out at all or entertains, the question of man's dressing calls for attention. And in this case as in many others custom gives man the advantage, for it is quite possible for a man to dress on \$300 a year and make an excellent appearance.

He may even go in society if he wishes and keep up his appearance to the standard of men worth millions, for although his clothes may not have the value of the richer man's garb they can be in keeping and correct. Custom gives him an advantage in that a man's clothes are allowed to wear jewels and the extravagantly made "simple" gowns, so-called, that cost more than the more elaborate costumes.

The one subject of evening gowns gives a man a great advantage. A woman must have at least one evening gown in a winter if she goes out at all and this is a most meagre allowance. Eked out with frocks that have been left over from the last season. If a wedding or an event of importance occurs she can only stay at home if she has not a new gown, fresh and attractive, even though it may be somewhat old-fashioned.

A man, on the contrary, wears his evening clothes constantly through a season and sometimes for three or four years. He does not have to change his evening dress as often as a woman. With an extra dinner coat he can always be immaculate and correctly dressed. A careful brushing and ironing will keep his evening dress in condition. It would be safe to say that the average man wears an evening suit with, perhaps, an extra waistcoat and a pair of trousers at once takes from his expense account one of the most important items in a woman's expenditures.

Given the usual number of garments in good condition that a man's wardrobe contains, and men's clothes never wear out, tear or get out of shape in the manner of women's. Many men of means do not change their evening dress for the slightest difficulty, make \$300 a year an ample allowance for his clothes, and a faithful servant of his master. Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's. Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's.

In a year a man may have a new suit of business attire, a fashionable English suit, but an ordinary good cloth and perfect cut, for \$50 or \$60. Men do not have to change their evening dress as often as a woman. With an extra dinner coat he can always be immaculate and correctly dressed. A careful brushing and ironing will keep his evening dress in condition. It would be safe to say that the average man wears an evening suit with, perhaps, an extra waistcoat and a pair of trousers at once takes from his expense account one of the most important items in a woman's expenditures.

He can allow himself one new overcoat a year, alternating each winter with a coat to a fall or spring weight garment. He can wear these coats each for two seasons. The cut of men's clothes does not change so rapidly as women's. There is a variation it is usually so slight that only a very close observer can tell the difference. A woman's gown is the mark of the last season. Here he is doubly fortunate. One silk hat in a season is a sufficient allowance and with a pot hat and a straw hat in the summer he can manage to get along with two seasons' difference in the price of his hats and those of a woman. Five dollars pays for the ordinary hat and \$10 or \$15 buys a silk hat. A man's hat is not so much as a woman's. Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's.

Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's. Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's.

Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's. Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's.

Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's. Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's.

Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's. Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's.

Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's. Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's.

Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's. Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's.

Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's. Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's.

Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's. Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's.

Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's. Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's.

Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's. Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's.

Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's. Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's.

Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's. Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's.

Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's. Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's.

Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's. Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's.

Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's. Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's.

Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's. Men's clothes are more strongly made and are of such very different materials from those of women's that they stand up to the most severe wear and tear. A year's use of a man's clothes is not so much as a woman's.

are less obtrusive in style and cut. You can meet a man every day or night for a year without exulting in the fact that he has the same clothes on. It is only the men who dress conspicuously, the "boudiers" in and out of society, whose clothes are noticed. A woman's clothes are always noticed.

The shirt waist styles that have become so popular are the nearest that women have ever come to the masculine idea of simple dressing, but unfortunately for women they cannot or will not wear these sensible and pretty garments for the afternoon and evening. A man's linen is always correct for any part of the day, and while his laundry bills are large, he doesn't have to have dinner waists and all the things that go with them.

There are numbers of men that are met nightly at the clubs and theatres and in the big hotels who make a point of appearing always immaculately garbed. When they look the same as one of the most monotonous creatures. A stunning frock will always be admired and a beautiful woman is set off by her dressing.

The shirt waist styles that have become so popular are the nearest that women have ever come to the masculine idea of simple dressing, but unfortunately for women they cannot or will not wear these sensible and pretty garments for the afternoon and evening. A man's linen is always correct for any part of the day, and while his laundry bills are large, he doesn't have to have dinner waists and all the things that go with them.

There are numbers of men that are met nightly at the clubs and theatres and in the big hotels who make a point of appearing always immaculately garbed. When they look the same as one of the most monotonous creatures. A stunning frock will always be admired and a beautiful woman is set off by her dressing.

The shirt waist styles that have become so popular are the nearest that women have ever come to the masculine idea of simple dressing, but unfortunately for women they cannot or will not wear these sensible and pretty garments for the afternoon and evening. A man's linen is always correct for any part of the day, and while his laundry bills are large, he doesn't have to have dinner waists and all the things that go with them.

There are numbers of men that are met nightly at the clubs and theatres and in the big hotels who make a point of appearing always immaculately garbed. When they look the same as one of the most monotonous creatures. A stunning frock will always be admired and a beautiful woman is set off by her dressing.

The shirt waist styles that have become so popular are the nearest that women have ever come to the masculine idea of simple dressing, but unfortunately for women they cannot or will not wear these sensible and pretty garments for the afternoon and evening. A man's linen is always correct for any part of the day, and while his laundry bills are large, he doesn't have to have dinner waists and all the things that go with them.

There are numbers of men that are met nightly at the clubs and theatres and in the big hotels who make a point of appearing always immaculately garbed. When they look the same as one of the most monotonous creatures. A stunning frock will always be admired and a beautiful woman is set off by her dressing.

The shirt waist styles that have become so popular are the nearest that women have ever come to the masculine idea of simple dressing, but unfortunately for women they cannot or will not wear these sensible and pretty garments for the afternoon and evening. A man's linen is always correct for any part of the day, and while his laundry bills are large, he doesn't have to have dinner waists and all the things that go with them.

There are numbers of men that are met nightly at the clubs and theatres and in the big hotels who make a point of appearing always immaculately garbed. When they look the same as one of the most monotonous creatures. A stunning frock will always be admired and a beautiful woman is set off by her dressing.

The shirt waist styles that have become so popular are the nearest that women have ever come to the masculine idea of simple dressing, but unfortunately for women they cannot or will not wear these sensible and pretty garments for the afternoon and evening. A man's linen is always correct for any part of the day, and while his laundry bills are large, he doesn't have to have dinner waists and all the things that go with them.

There are numbers of men that are met nightly at the clubs and theatres and in the big hotels who make a point of appearing always immaculately garbed. When they look the same as one of the most monotonous creatures. A stunning frock will always be admired and a beautiful woman is set off by her dressing.

The shirt waist styles that have become so popular are the nearest that women have ever come to the masculine idea of simple dressing, but unfortunately for women they cannot or will not wear these sensible and pretty garments for the afternoon and evening. A man's linen is always correct for any part of the day, and while his laundry bills are large, he doesn't have to have dinner waists and all the things that go with them.

There are numbers of men that are met nightly at the clubs and theatres and in the big hotels who make a point of appearing always immaculately garbed. When they look the same as one of the most monotonous creatures. A stunning frock will always be admired and a beautiful woman is set off by her dressing.

The shirt waist styles that have become so popular are the nearest that women have ever come to the masculine idea of simple dressing, but unfortunately for women they cannot or will not wear these sensible and pretty garments for the afternoon and evening. A man's linen is always correct for any part of the day, and while his laundry bills are large, he doesn't have to have dinner waists and all the things that go with them.

There are numbers of men that are met nightly at the clubs and theatres and in the big hotels who make a point of appearing always immaculately garbed. When they look the same as one of the most monotonous creatures. A stunning frock will always be admired and a beautiful woman is set off by her dressing.

The shirt waist styles that have become so popular are the nearest that women have ever come to the masculine idea of simple dressing, but unfortunately for women they cannot or will not wear these sensible and pretty garments for the afternoon and evening. A man's linen is always correct for any part of the day, and while his laundry bills are large, he doesn't have to have dinner waists and all the things that go with them.

There are numbers of men that are met nightly at the clubs and theatres and in the big hotels who make a point of appearing always immaculately garbed. When they look the same as one of the most monotonous creatures. A stunning frock will always be admired and a beautiful woman is set off by her dressing.

The shirt waist styles that have become so popular are the nearest that women have ever come to the masculine idea of simple dressing, but unfortunately for women they cannot or will not wear these sensible and pretty garments for the afternoon and evening. A man's linen is always correct for